



IN THE HIGH COURT OF ORISSA AT CUTTACK

W.A. Nos.965 & 966 of 2025

State Bank of India (in both)

Appellant(s)

Represented by Adv.-
Mr. J. Sahoo, Sr. Adv.
Mr. D. K. Mohapatra, Adv.

-versus-

***M/s. Pratishtha Engineering
Ltd., Bhubaneswar (in both)***

Respondent(s)

Represented by Adv.-
Mr. R.C. Panigrahi, Adv.

CORAM:

**JUSTICE KRISHNA SHRIPAD DIXIT
JUSTICE CHITTARANJAN DASH**

**ORDER
17.02.2026**

**Order No.
07.**

Heard Mr. J. Sahoo, learned Sr. Advocate for the Appellant(s) and Mr. R. C. Panigrahi, learned advocate for Respondent(s).

2. We are not inclined to broadly agreeing with the reasoning of the learned Single Judge. The other reason as to why we don't grant indulgence is the memo dated 09.02.2026 filed by the Bank's counsel, which reads as under:

“That the appellant hereby files letter dated 02.02.2026 issued by the Appellant to the respondent intimating that competent authority has given approval on 30.01.2026 for continuation of CC limit for maximum period of 180 days, from 12.11.2025 to 12.05.2026, provided that the Opp. Party is advised to submit all renewal related documents one month before the due date of renewal, i.e. 12.05.2026 and further the Opp. Party is advised to execute all the necessary documents, submit renewal papers & all other compliances latest by 15.02.2026 for smooth functioning of CC limit.



The same may kindly be taken on record for kind consideration”

The memo is accompanied by two documents, one dated 01.02.2026 and another dated 02.02.2026, which read as under:

01.02.2026

*“To, The Branch Head
State Bank of India (SBI)
IPICOL House Branch
Saheed Nagar
Bhubaneswar
Odisha*

*Subject: Appreciated You & Your SBI Branch Team for your Advice & Commitment in accordance to the our letter mailed on **dated 06.01.2026.***

Dear Sir,

With reference to our mailed letter on dated 06.01.2026, we visited your SBI branch on 31.01.2026 as advised by you.

As per your guidance and commitment, we have successfully transferred the amount during our visit to the branch.

We sincerely appreciate the support and cooperation extended by you and your branch team. We kindly request you to process the same at the earliest. We shall be highly obliged for your prompt assistance in this matter.”

02.02.2026

*“The Managing Director
Pratistha Engineering Limited
Plot No.2696, Tilottama Niwas,
Goutam Nagar, Vivekanand Marg,
Bhubaneswar, OD- 751002.*

Dear Sir,

<i>Sr No</i>	<i>Facility</i>	<i>Limit</i>	<i>DP</i>	<i>Outstanding as on 31.01.2026</i>	<i>Status</i>
<i>1</i>	<i>CC 30090409503</i>	<i>14.00 Cr</i>	<i>13.29 Cr</i>	<i>12.92 Cr</i>	<i>STD</i>

With reference to your request letter dtd.11.11.2025, 03.12.2025, 30.12.2025 & 03.01.2026 wherein you had requested Bank for continuation of CC limit at existing level of Rs.14.00 Crs for a period till 31.03.2027, this is to inform



you that the competent authority has given approval on dtd. 30.01.2026 for continuation of CC limit for a maximum permissible period of 180 days, from 12.11.2025 to 12.05.2026 with sanction observation that,

Full Renewal proposal needs to be submitted before the expiry of continuation of limit.

Hence, you are advised to submit all renewal related documents one month before the due date of Renewal, i.e., 12.05.2026 & you are also advised to execute all the necessary documents, submit renewal papers & all other compliances as communicated to you in the previous letters latest by 15.02.2026 for smooth functioning of the CC limit.

Please treat this matter as most urgent.”

In view of the above, Appeals being devoid of merits and not warranting re-examination are disposed off, as they are.

(Krishna Shripad Dixit)
Judge

(Chittaranjan Dash)
Judge

Prasant